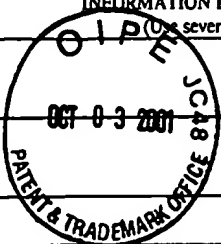


Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No.  <b>TRAV0003</b>		Serial No.  <b>09/877,939</b>	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant  <b>Robert J. NIGHAN</b>			
				Filing Date  <b>6/8/01</b>		Group	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
<i>Wk</i>	1.	4,876,648	10/24/89	Lloyd	364	408	1/12/88
<i>Wk</i>	2.	5,644,118	7/1/97	Hayashida	235	379	4/19/96
<i>Wk</i>	3.	5,745,574	4/28/98	Muftic	380	23	12/15/95
<i>Wk</i>	4.	5,884,274	3/16/99	Walker et al.	705	4	11/15/96
<i>Wk</i>	5.	5,903,880	5/11/99	Biffar	705	39	7/19/96
<i>Wk</i>	6.	5,903,882	5/11/99	Asay et al.	705	44	12/13/96
<i>Wk</i>	7.	6,018,714	1/25/00	Risen, Jr. et al.	705	4	11/8/97
<i>Wk</i>	8.	6,105,010	8/15/00	Musgrave	705	44	12/31/97
<i>Wk</i>	9.	6,138,102	10/24/00	Hinckley, Jr.	705	4	7/31/98
FOREIGN PATENT DOCUMENTS							
		Document	Date	Country	Class	Sub-class	Translation Yes/No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
	1.	"Electronic-Money Primer From Treasury Conference", US Department of the Treasury; 9/30/96					
	2.	"More New Jersey Consumers Check Out Online Banking", KRTBN Knight-Ridder Tribune Business News; 12/3/00					
	3.	"Info Highway Robbers Try Cracking the Vault"; US Banker; Vol. 105, No. 5; 5/95					

Form PTO-FB A820  
(also form PTO-1449)

Patent and Trademark Office-- US DEPARTMENT OF COMMERCE

40933-202499  
WINLIB01:906314.1*Mark A. Gottschalk 9/6/05*